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cont'd

an embodiment is advantageous to the members of the affinity group, such as, in this example, members of the American Bar Association, because the affinity group will normally check out the suitability of the party offering to consolidate loans before permitting such party to put information on its web site. In still another embodiment, the Internet site is a secured site. --

IN THE CLAIMS:

(1) Please amend Claim 1 as follows:

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-- 1. (Amended) A student loan consolidation qualification system, comprising:
an input module, associated with an Internet site, that presents at least one page to a loan applicant to assist said loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to said loan applicant; and

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a qualification module, associated with said input module, that assesses said personal information to determine a personal qualification of said loan applicant and assesses said student loan information pertaining to said plurality of student loans to determine a loan qualification of said loan applicant, said qualification module qualifying said loan applicant and informing said loan applicant and a loan consolidator only if said personal qualification and said loan qualification qualify said loan applicant for a loan consolidation. --

(2) Please amend Claim 9 as follows:

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-- 9. (Amended) A method of qualifying a student for student loan consolidation,
comprising:

presenting, at an Internet site, at least one page to a loan applicant to assist said loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to said loan applicant;

assessing said personal information to determine a personal qualification of said loan applicant;

assessing said student loan information pertaining to said plurality of student loans to determine a loan qualification of said loan applicant;

qualifying said loan applicant only if said personal qualification and said loan qualification qualify said loan applicant for a loan consolidation; and

informing said loan applicant and a loan consolidator if said personal qualification and said loan qualification qualify said loan applicant for a loan consolidation. --

(3) Please amend Claim 16 as follows:

-- 16. (Amended) A student loan consolidation qualification Internet site, comprising:
an input module, associated with said Internet site, that presents at least one page to a loan applicant to assist said loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to said loan applicant; and

a qualification module, associated with said input module, that assesses said personal information to determine a personal qualification of said loan applicant and assesses said student loan information pertaining to said plurality of student loans to determine a loan qualification of said loan applicant, said qualification module qualifying said loan applicant and informing said loan